

ARE YOU INSURED?

THE fire-bells were sounding an alarm. It was nearly midnight. Looking out of my window, I observed that the sky was brightly illuminated, and judged there must be an extensive conflagration not far off. Soon the ever alert firemen were out with their machines, and the streets were alive with men and boys hastening in the direction of the fire.

While hastily dressing myself for the purpose of going out, I heard a violent knocking on the door of my next neighbor, Mr. J., and a voice exclaiming, "Mr. J., your store is all on fire!" I put my head out of the window to make an inquiry, but Mr. J., having heard the alarm, had raised his window, and, apparently in great excitement, was inquiring of the messenger if he was *sure* that it was his store that was on fire? "Yes," replied the messenger, "*I am sure!* I know your store; it's the second one in the block, and it's all in a blaze now, and nothing can be saved! *Insured*, a'n't you, Mr. J.?"

Mr. J. was too much confused, for a moment, to answer the interrogatory, and I was about to repeat the question myself, being anxious to know the fact; although I supposed, of course, that so careful and prudent a man as Mr. J. had been reputed to be, would not fail to keep his property fully insured. At length he exclaimed, in a despairing tone, "I'm a ruined man! oh, what a fool! I neglected to get insured, thinking every day that I would do it to-morrow, and now I have lost all! Oh, what shall I do! what shall

I do ! What will become of my poor family !" and he sank back from the window, the picture of despair.

Most deeply did I sympathize with my neighbor in his distress, and began to consider how I might help him. I abandoned my idea of going into the street, and was soon lost in deep meditation. And thus I thought :—

" Well, poor J., his property is gone ! Why did he not get insured ? It is really a hard case. I have seen a card hanging up in some workshops and counting-rooms, on which was printed, in large letters, " ARE YOU INSURED ? " It's a good thing to remind folks who forget. I wonder why J. didn't have one of these cards hung up in his counting-room ; I should think he would be almost tempted to hang one round his neck after this. No insurance, and all his property in that building!—it was downright, inexcusable neglect."

Dear reader, the incident we have narrated relates to the loss of *property*; and although you blame Mr. J., as I did, for his negligence in a matter so important, you can not help feeling sympathy, as a man, for his misfortune. But, my friend, how is it with yourself? You have an interest at stake, of infinitely greater moment. What have you done about it ?

Is your immortal soul insured ? It is of more value than all the property of the world. It has a wealth of affections, of capacities, of powers, richer than all the gold and jewels of the mine. It will exist when the earth itself shall have passed away. What shall a man give in exchange for his soul ? What shall it profit him to gain the whole world and lose his own soul ? That's it, my friend, *your own soul* is in more danger, and needs more to be insured than your property, and I ask you, in sincere friendship, *have you attended to it ?*

You are, as a sinner, in danger of everlasting fire! Such is the declaration of God himself. "He shall say unto them on the left hand, Depart, ye cursed, into everlasting fire." (Matt. 25: 41.) If you say this only means a guilty conscience, or some temporary punishment, I reply, You don't know that. God says it shall be fire; and if he says that, he means something more fearful than you have ever conceived of. It is a fire that will burn upon the soul; not seizing the poor frail body alone, but insinuating itself into the keenest sensibilities of the spirit. It will burn for ever, because the material that feeds it is immortal. "The worm dieth not, and the fire is not quenched."

This fire will come upon the sinner suddenly. Like my poor neighbor, he may have promised himself that he would attend to the subject soon, but alas! he has put it off from day to day, till in a moment the flames break forth, and it is too late! Multitudes of persons have lost their all by such delay, and vastly greater multitudes have lost their souls in the same way. "When they shall say, Peace and safety, then sudden destruction cometh upon them, and they shall not escape."

There is but one possible way of deliverance from this danger. It is by applying to the Lord Jesus Christ. His blood alone can extinguish the fire that threatens the wicked. His promise of pardon is the only reliable assurance against it. That word was never broken, never falsified. It has saved millions, even at the last moment, and it is able to save to the uttermost. But application must be made to him for it. It availed my friend J. nothing that the insurance companies were sound — their vaults full of gold; the

fatal mistake was, that *he had taken out no policy.* So the blood of Jesus will not save the sinner unless he applies to him. Otherwise there remaineth only "a fearful looking for of judgment and fiery indignation which shall devour the adversaries."

Such, my friend, are the plain facts of every sinner's case. I ask you then, again, *Are you insured?* Have you any guaranty against that most fearful of all losses, the loss of the soul? Have you been to Christ for it, with true penitence for sin, and a solemn consecration to his service? Can it be that you are neglecting this matter, while interests so momentous are depending upon it?

WILL YOU GET INSURED? Perhaps you have been guilty of delay up to the present moment. If so, do not continue it longer. Possibly it may not be too late to attend to it now. Hasten, hasten at once. Flee to Jesus. Lay hold on the hope set before you. Confess to him your sins. Cast yourself on his promised mercy, and beseech him to save you. You may do this now; to-morrow, one hour hence, and it may be for ever too late.

While life prolongs its precious light,
Mercy is found and peace is given;
But soon, ah! soon, approaching night
Shall blot out every hope of heaven

NOAH'S CARPENTERS.

IT was a late hour at night. The city of N——, with its many turrets and spires, was sleeping under the shadow of those rocky sentinels which have guarded the plain since the flood. The waves of the ocean fell gently and soothingly on the beach. The moon waded through the fleety autumn clouds, now playing with the waters and lighting up the scene, and then concealing her glory, as if to make its revelations more prized. It was a night for pious thoughts and conversation.

Two persons were leaving the city, and passing along the waterside to a beautiful valley, where one was a resident, and the other a guest. The taller, the elder of the two, was actively engaged in a work of benevolence, in the blessings of which the people of N—— and the students of —— College mutually shared. The work was too heavy for him, and he had invited his young friend, an impenitent lad, of whom we will speak as Henry, to aid him. Together they had spent many a weary day in supplying the Christian laborers who co-operated with them with the choicest means of usefulness, as they crowded the depository of truth. Exhausted by their toils, they were now returning for a night's repose. Hitherto, not a word had been addressed to the obliging lad about his soul. The fitting occasion seemed to have arrived. A quaint but fitting manner was chosen.

"Henry," asked the elder of the younger, "do you know what became of Noah's carpenters?"

"Noah's carpenters!" exclaimed Henry; "I did n't know that Noah had any carpenters."

"Certainly he must have had help in building one of the largest and best-proportioned ships ever put upon the stocks. There must have been many ship-carpenters at work for a long time, to have constructed such a

vessel in such an age. What became of them, think you, when all the fountains of the great deep were broken up, and the windows of heaven were opened?"

"What do you mean by such a queer question?" Henry replied.

"No matter what, just now. Please answer the inquiry. And you may tell me, if you will, what you would have done in that dreadful hour, when the storm came in its fury, and Noah's prophecies were all fulfilled, and all but the family of the preacher of righteousness were ready to be engulfed in those black waters."

"I don't know," said Henry in a half-thoughtful, half-trifling manner; "perhaps I should have got on the rudder?"

"That is human nature, exactly, Henry. It would 'climb up some other way,' rather than enter the fold by the only door. It would 'get on the rudder,' in its pride and short-sightedness, rather than go into the ark of safety. It would 'save itself,' by hanging on, at the hazard of being swept into the gulf of despair, instead of being saved by the provision of infinite love.

"But I'll tell you plainly what I mean, Henry, by Noah's carpenters. You have kindly and generously given me your aid, day after day, in building an ark in N_____, by which many, I trust, will be saved. I feel grateful for your help. But I greatly fear that while others will be rejoicing in the fruits of our labors, you will be swept away in the storm of wrath which will by and by beat on the heads of those who enter not the ark of Jesus Christ. No human device will avail for you. 'Getting on the rudder' will not answer; you must be in Christ, or you are lost. Remember Noah's carpenters, and flee to the ark without delay."

We reached the house and parted. The winter came. The lad was placed at a boarding school in _____. He visited home during the winter vacation, and presented himself to the church for admission to its communion. He then stated that the conversation detailed above had never passed from his memory. It led him to serious reflections, and ultimately, we trust, to the

ark of safety. He is now entering a career of wide-spread publice usefulness. He will never forget Noah's carpenters.

Though Noah's carpenters were all drowned, there are a great many of the same stock now alive; of those who contribute to promote the spiritual good of others, and aid in the up-building of the Redeemer's kingdom, but personally negleget the great salvation. *Sabbath-school children*, who gather in the poor, or contribute their money to send tracts and books to the destitute, or to aid the work of missions, and yet remain uncon-verted, are like Noah's carpenters.

Teachers in Bible classes and Sabbath-schools, who point their pupils to the Lamb of God, but do not lead the way, are like guide-boards that tell the road, but are not travelers on it; or like Noah's carpenters, who build an ark, and were overwhelmed in the waters that bore it aloft in safety.

Careless parents, who instruct their children and servants, as every parent should, in the great doctrines of the gospel, yet fail to illustrate these doctrines in their lives, and seek not a personal interest in the blood of Christ, are like Noah's carpenters, and must expect their doom.

Printers, sewers, folders, and binders, engaged in making Bibles and religious books; *booksellers and publishers of religious newspapers*, who are doing much to increase the knowledge of the gospel and to save souls, but are careless about their own salvation, will have the mortification of knowing that while their toils have been instrumental of spiritual good to thou-sands, they were only like the pack mules that carried a load to market without tasting it, or like Noah's car-penters, who built a ship in which they never sailed.

Wealthy and liberal, but unconverted men who help to build churches and sustain the institutions of the gospel, but who "will not come unto Christ that they may have life," are hewing the timbers and driving the nails of the ark which they are too proud or too care-less to enter. Perhaps they think that they will be safe on the "rudder;" but they may find too late that when

they would ride they must swim — when they would float they must sink, with all their good deeds unmixed with faith, as a millstone about their necks.

Moralists who attend church and support the ministry, but who do not receive into their hearts the gospel they thus sustain, are like Noah's carpenters.

Perhaps the Christian reader will be encouraged by this narrative to speak a word in season to some of these ark-builders. Their kindness should be acknowledged. "These things ought they to have done." The danger is that the great thing will be left undone. Run, speak to that young man. Tell him that the storm of wrath will come. Tell him that "getting on the rudder" of the ark, and all other human devices for salvation, are vain refuges of lies. Tell him that the ark is open, that it is safe, that it waits for him. The dove and the olive-branch are in this ark. The bow of mercy spans the heavens above it. Peace, and hope, and salvation are there. But, if scorned or neglected, when once the door is shut, they only that are in the ark will "remain alive." Who can abide that storm? Who can buffet those waves? Who will survive the deluge?

"Many will say to me in that day, Lord, Lord, have we not prophesied in thy name, and in thy name cast out devils, and in thy name done many wonderful works? And then will I profess unto them, I never knew you: depart from me, ye that work iniquity." Matt. vii : 22, 23.